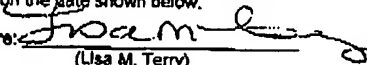


NOV 02 2006

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted by facsimile to the Patent and Trademark Office, facsimile no. (571) 273-8300, on the date shown below.
Dated: November 2, 2006 Signature: 
(Lisa M. Terry)

Docket No.: 65316-0008
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Yuichi Takatsu

Application No.: 10/036,009

Confirmation No.: 2437

Filed: December 26, 2001

Art Unit: 3622

For: Electronic Settlement Apparatus, Electronic
Settlement Method, Storage Medium, and
Computer Data Signal

Examiner: D. Lastra

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated May 2, 2006, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.